

<i>SERFF Tracking Number:</i>	<i>WSST-127369418</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western and Southern Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49551</i>
<i>Company Tracking Number:</i>	<i>LICINFORATES</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>LIC Term Reprice/Info/Rates/rp</i>		
<i>Project Name/Number:</i>	<i>LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp</i>		

## Filing at a Glance

Company: Western and Southern Life Insurance Company

Product Name: LIC Term Reprice/Info/Rates/rp SERFF Tr Num: WSST-127369418 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Accepted State Tr Num: 49551

For Informational Purposes

Sub-TOI: L04I.500 Other

Co Tr Num: LICINFORATES

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Nikki Lape, Ramona

Disposition Date: 08/18/2011

Piercefield, Kimberly Wright

Date Submitted: 08/15/2011

Disposition Status: Accepted For  
Informational Purposes

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: LIC Term Reprice/Info/Rates/rp

Project Number: LIC Term Reprice/Info/Rates/rp

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Ramona Piercefield

Filing Description:

Re: INFORMATIONAL FILING

The Western and Southern Life Insurance Company

NAIC # 70483

Rates for Previously Approved Forms:

0010-610 - Other Insured Term Rider

0010-610-U - Other Insured Term Rider

0010-602 - Additional Term Life Rider

0010-602-U - Additional Term Life Rider

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Our domicile state  
of Ohio does not require the filing of rates.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/18/2011

State Status Changed: 08/18/2011

Created By: Ramona Piercefield

Corresponding Filing Tracking Number:

SERFF Tracking Number: WST-127369418 State: Arkansas  
Filing Company: Western and Southern Life Insurance Company State Tracking Number: 49551  
Company Tracking Number: LICINFORATES  
TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other  
Product Name: LIC Term Reprice/Info/Rates/rp  
Project Name/Number: LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp

Dear Reviewer:

This filing is being submitted on behalf of The Western and Southern Life Insurance Company for informational purposes only.

We have revised the premium rates for the above-referenced riders. These riders were previously approved by your Department on August 21, 2000.

Sample new premium rates and actuarial memoranda are attached for your information. These rates will become effective September 22, 2011.

In addition, please be advised that these riders may be attached to any and all approved life insurance policies not only at issue, but after issue as well, that are approved for issue in your state or may be filed for approval in the future.

If you have any questions or need additional information, please feel free to contact me. I look forward to your acknowledgement of this informational filing.

Sincerely,

Ramona J. Piercefield  
Jr. Product & State Filing Analyst  
Product & State Filing Division  
1-800-446-0795 FAX: 513-357-4161  
CompFiler@WSLife.com

RP:

## Company and Contact

### Filing Contact Information

Ramona Piercefield, Product & State Filing Analyst	Ramona.Piercefield@wslife.com
400 Broadway	800-446-0795 [Phone] 1873 [Ext]
Cincinnati, OH 45202	513-357-4123 [FAX]

### Filing Company Information

<i>SERFF Tracking Number:</i>	<i>WSST-127369418</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Western and Southern Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49551</i>
<i>Company Tracking Number:</i>	<i>LICINFORATES</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>LIC Term Reprice/Info/Rates/rp</i>		
<i>Project Name/Number:</i>	<i>LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp</i>		
Western and Southern Life Insurance Company CoCode: 70483		State of Domicile: Ohio	
400 Broadway	Group Code: 836	Company Type: Life & Health	
Cincinnati, OH 45202	Group Name: West-Southern	State ID Number:	
	Group		
(800) 446-0795 ext. [Phone]	FEIN Number: 31-0487145		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Western and Southern Life Insurance Company	\$50.00	08/15/2011	50625411

SERFF Tracking Number: WSST-127369418 State: Arkansas  
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 Company Tracking Number: LICINFORATES  
 TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
 Product Name: LIC Term Reprice/Info/Rates/rp  
 Project Name/Number: LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/18/2011	08/18/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Life & Annuity - Acturial Memo	Ramona Piercefield	08/17/2011	08/17/2011
Supporting Document	Revised Cover Letter	Ramona Piercefield	08/17/2011	08/17/2011

*SERFF Tracking Number:*      *WSST-127369418*      *State:*      *Arkansas*  
*Filing Company:*      *Western and Southern Life Insurance Company*      *State Tracking Number:*      *49551*  
*Company Tracking Number:*      *LICINFORATES*  
*TOI:*      *L04I Individual Life - Term*      *Sub-TOI:*      *L04I.500 Other*  
*Product Name:*      *LIC Term Reprice/Info/Rates/rp*  
*Project Name/Number:*      *LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp*

## **Disposition**

Disposition Date: 08/18/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: WST-127369418 State: Arkansas

Filing Company: Western and Southern Life Insurance Company State Tracking Number: 49551

Company Tracking Number: LICINFORATES

TOI: L041 Individual Life - Term Sub-TOI: L041.500 Other

Product Name: LIC Term Reprice/Info/Rates/rp

Project Name/Number: LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document (revised)	Life & Annuity - Acturial Memo		No
Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Premium Rates		Yes
Supporting Document	Revised Cover Letter		Yes

SERFF Tracking Number: WSST-127369418 State: Arkansas  
Filing Company: Western and Southern Life Insurance Company State Tracking Number: 49551  
Company Tracking Number: LICINFORATES  
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other  
Product Name: LIC Term Reprice/Info/Rates/rp  
Project Name/Number: LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp

**Amendment Letter**

Submitted Date: 08/17/2011

**Comments:**

We would like to amend our cover letter. There is not a 0010-602-U. That was a typo.

Accordingly, the Actuarial memo for the 0010-602-U has been removed.

We apologize for this confusion.

Sincerely,

Ramona Piercefield  
Jr. Product & State Filing Analyst

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**Satisfied -Name: Life & Annuity - Acturial Memo**

Comment:

ActMemo Rider Additional Term 0010-602.pdf

ActMemo Rider OIR WSLIC 0010-610.pdf

ActMemo Rider OIR WSLIC Unisex 0010-610-U.pdf

**User Added -Name: Revised Cover Letter**

Comment:

Cover Letter.pdf

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable to rate filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable to rate filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Life & Annuity - Acturial Memo		
<b>Comments:</b>		
<b>Attachments:</b>		
ActMemo Rider Additional Term 0010-602.pdf		
ActMemo Rider OIR WSLIC 0010-610.pdf		
ActMemo Rider OIR WSLIC Unisex 0010-610-U.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Premium Rates		
<b>Comments:</b>		
An excel document is attached if needed.		
<b>Attachments:</b>		
Term Rider Product and WP Rates - Illustrations - WSLIC Rider Filing.pdf		
Term Rider Product and WP Rates - Illustrations - WSLIC Rider Filing.xlsx		

	Item Status:	Status Date:
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*Product Name:*      *LIC Term Reprice/Info/Rates/rp*  
*Project Name/Number:*      *LIC Term Reprice/Info/Rates/rp/LIC Term Reprice/Info/Rates/rp*  
**Satisfied - Item:**      Revised Cover Letter  
**Comments:**  
**Attachment:**  
Cover Letter.pdf

**Re: INFORMATIONAL FILING  
The Western and Southern Life Insurance Company  
NAIC # 70483**

**Rates for Previously Approved Forms:  
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**Sincerely,**

**Ramona J. Piercefield  
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**RP:**

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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/15/2011	Supporting Life & Annuity - Acturial Memo Document		08/17/2011	ActMemo Rider Additional Term 0010-602.pdf ActMemo Rider Additional Term Unisex 0010-602-U.pdf (Superceded) ActMemo Rider OIR WSLIC 0010-610.pdf ActMemo Rider OIR WSLIC Unisex 0010-610-U.pdf